

Information to identify the case:

Debtor 1	Beth Ann LaValley	Social Security number or ITIN	xxx-xx-4617
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21935-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Beth Ann LaValley

12/15/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Beth Ann LaValley
Debtor

Case No. 21-21935-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 15, 2021

User: admin
Form ID: 318

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2021:

Recip ID	Recipient Name and Address
db	+ Beth Ann LaValley, 4818 Sardis Road, New Kensington, PA 15068-9201
cr	+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15407332	+ Figure Lending LLC, PO Box 40534, Reno, NV 89504-4534
15407338	+ Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
15407339	+ Michael Ratchford, Esquire, 54 Glenmaura National Blvd., Ste. 104, Moosic, PA 18507-2161
15407343	++++ SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005 address filed with court., Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163
15407342	+ Select Portfolio Servicing, 10401 Deerwood Park Blvd., Jacksonville, FL 32256-5007
15407348	+ The Bureaus, 650 Dundee Rd., Suite 370, Northbrook, IL 60062-2757

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Dec 16 2021 04:13:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Dec 16 2021 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2021 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 16 2021 04:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2021 23:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Dec 16 2021 04:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15407326	Email/Text: Bankruptcy@absoluteresolutions.com	Dec 15 2021 23:15:00	Absolute Resolutions, 8000 Norman Center Dr. #350, Minneapolis, MN 55437
15420108	+ EDI: PHINAMERI.COM	Dec 16 2021 04:13:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
15407327	+ EDI: CAPITALONE.COM	Dec 16 2021 04:13:00	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
15407328	+ EDI: WFNNB.COM	Dec 16 2021 04:13:00	Comenity Bank/Kay Jewelers, PO Box 182789, Columbus, OH 43218-2789
15407329	+ EDI: WFNNB.COM		

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15407330	+ EDI: WFNNB.COM	Dec 16 2021 04:13:00	Comenity Bank/Ulta, 6939 Ameriana Parkway, Reynoldsburg, OH 43068-4171
15407331	+ EDI: WFNNB.COM	Dec 16 2021 04:13:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
15407334	EDI: JEFFERSONCAP.COM	Dec 16 2021 04:13:00	Comenity/Wayfair, PO Box 182789, Columbus, OH 43218-2789
15407335	EDI: JPMORGANCHASE	Dec 16 2021 04:13:00	Jefferson Capital, 16 McLeland Rd., Saint Cloud, MN 56303
15407337	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 16 2021 04:13:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15407336	+ EDI: LENDNGCLUB	Dec 15 2021 23:17:00	LVNV Funding, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15407340	+ EDI: MID8.COM	Dec 16 2021 04:13:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
15407341	EDI: PRA.COM	Dec 16 2021 04:13:00	Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
15407345	+ EDI: RMSC.COM	Dec 16 2021 04:13:00	Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15407346	+ EDI: RMSC.COM	Dec 16 2021 04:13:00	SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005
15407344	+ Email/Text: bankruptcy@bbandt.com	Dec 16 2021 04:13:00	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
15407347	+ EDI: RMSC.COM	Dec 15 2021 23:16:00	Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526
15407775	+ EDI: RMSC.COM	Dec 16 2021 04:13:00	Syncb/Scorereward, PO Box 965005, Orlando, FL 32896-5005
15407348	+ EDI: PRATHEBUR	Dec 16 2021 04:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15407349	+ Email/Text: bankruptcy@bbandt.com	Dec 16 2021 04:13:00	The Bureaus, 650 Dundee Rd., Suite 370, Northbrook, IL 60062-2757
15407350	Email/Text: bknotice@upgrade.com	Dec 15 2021 23:16:00	Truist Bank, dba LightStream, 1001 Semmes Ave., Richmond, VA 23224-2245
15407351	+ EDI: BLUESTEM	Dec 15 2021 23:15:00	Upgrade Inc., 2 North Central Ave., 10th Fl., Phoenix, AZ 85004
		Dec 16 2021 04:13:00	Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to The Bank
15407333		GM Financial Leasing
cr	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2021 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Beth Ann LaValley amy@zemalawoffice.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif mmiksich@kmlawgroup.com
Natalie Lutz Cardello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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